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**SOLUTION AND PROSPECTS OF WOMEN ENTREPRENEURSHIP  
DEVELOPMENT WITH SPECIAL REFERENCE TO UJJAIN DISTRICT**

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**ABSTRACT**

Today a number of government and non government agencies providing supportive setup for entrepreneurship exist and are growing all over the world. With a firm belief that entrepreneur are born but can also be trained a plethora of institution within India cater to the needs of women. There are two components to the training and support extended by these agencies; those that exert personality related and attitudinal influences and those that trained them in managing business in the long run. These are the major effort of the government and non government agencies of india. Counselling women to make them more assertive, building confidence, motivation upgrading, decision making, changing value orientation and encouraging opportunity seeking behaviour is required. Inputs for managerial training and exposure in functional area such as marketing, negotiating skills, time and quality, management and problem solving skill are needed. This research paper discusses some of the major solution /prospects which solve the problem of women entrepreneur at the time of its development in Ujjain.

**Keywords:** prospects and solution of women Entrepreneur

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**1. Introduction**

Entrepreneurship is the key to economic growth of a country development of entrepreneurship leads to rapids commercialisation which is much needed in a state like Madhya Pradesh where the educated unemployment is in severe form. Unemployment is always a serious problem in Madhya Pradesh, through an accurate estimate is difficult to obtain from the decade of 1970s onwards, there has been an increase in the labour supply particularly due to the increase in the number of seekers increased the demand for them did not increase, which resulted in rapid rise in unemployment in Madhya Pradesh. As the cost of living in Madhya Pradesh unlike many other states is very high youth prefer jobs, which ensure high wages. Even through unemployment is served; the people are not ready to take to entrepreneurship. It can be rightly said that the people of Madhya Pradesh are not too much involved in entrepreneurial activities. Sometime the family members won't support one to the turning toward the entrepreneurial work. When the men don't receive the any

support from family for becoming entrepreneurs. We can imagine the situation of a woman. In Madhya Pradesh large number of youth has been registered with employment exchange and half of them are women. So the huge human resources of our state are being wasted without their proper utilization and if women is empowered a society with stability is assured. Empowering women is the best way to eradicate poverty. Traditionally it was believed that entrepreneurs are born i.e it is an innate trait which one inherits through exclusive training based interventions is beneficial to identify, develop, nurture and sustain entrepreneurial talent for the industrial development of our state. The realization that women can make substantial contribution to the economy has led social scientists, policy makers and administrators to devise ways and means of developing planned entrepreneurship with particular emphasis on women. In Madhya Pradesh many government and state government department are working for the development of women entrepreneurship.

## 2. Centre for entrepreneurship development (MP) CEDMAP:

The centre for entrepreneurship development MP widely known as CEDMAP in a span of over 25 years has achieved enormous success in the field of entrepreneurship development activities for upliftment of society in the state of (MP) CEDMAP promoted by the state government of Madhya Pradesh and central financial institution as well as lead bank of the state, and not for profit institution set up in the year 1988, registered under an ISO 9001:2008 certified institution, today enjoys the status of a premier institution for undertaking various entrepreneurship, skill as well as livelihood development activities in Madhya Pradesh. The governing body of the institution consists of bureaucrats, head of nationalised bank of the state, central and state financial institution as well as entrepreneur etc and is head by the additional chief secretary of commerce, industry and employment department, government of Madhya Pradesh. The CEDMAP an autonomous body, has launched various programmes for entrepreneurship development in MP for innovative practices and skill certification. The present MP government had floated a plan to launch a skill development policy last year. The training division of CEDMAP has pioneered entrepreneurship skill development training in the country, having already undertaken many entrepreneurship training programmes such as entrepreneurship development programmes, entrepreneurship awareness camps (EAC), skill training (DUDA/DST), mid- day meal scheme (MDM), training to officials of government department/ corporation, teacher training programmes (TTPS) etc. Beside HRD training for the central and state government department employs. CEDMAP also offers vocational training programmes.

**2.1 Entrepreneurial development programmes:** Entrepreneurial development is essentially an educational process. It is an endeavour in human resource development. It is an organised and systematic development. It is regarded as a tool of industrialisation and a solution to unemployment problem. An EDP is based on the belief that individuals can be developed, their outlook can be changed and their ideas can be converted into action through training. It is based on entrepreneurial motivation. Entrepreneurial development programmes (EDPs) is primarily meant for developing those first generation entrepreneurs, who on their own cannot become successful owners of enterprises. It is a continuous process of training and motivation to set up enterprises. It cannot create magical result. It is not totally based on training. The whole process extends much beyond 'training'. Much of it is personal counseling and support. Environmental factors also play a very crucial role in the success of EDP. Hence, EDP conducting agencies and trainers alone cannot develop entrepreneurs. The quantitative craze and emphasis on statistical output have forced manipulations in EDPs. The impact and quality of the programme (EDP) matters more than the number. Most EDPs are state- sponsored. The EDPs uniqueness lies in its integrated approach, which provides instruction, counseling, motivation and all- round facilities. EDP has emphasis on operational rather than academic training. It is adapted to local needs. It is catalyst for developing industry and economic programmes. The objective of the researcher is to overview EDPs in Madhya Pradesh and to study the role of Madhya Pradesh government in the growth and development of women entrepreneurship. Women entrepreneur must be given information that would facilitate to take the best advantages of

the schemes. This would give enhancement, encouragement and handholding resulting in improving productivity of the enterprise. Development of enterprise in terms of establishment, expansion, acquisitions and mergers can take place. Organisation structure in terms of partnership etc, can be planned, issues like state development, fiscal issues, infrastructure, export, prospects etc (mp) is amongst the leading states in India both in terms of area.

3. **Establishment of separate educational and training institution:**

Women entrepreneurship has brought in a new revolution as we see women emerging as business owners in economic sectors they have not previously occupied. Now is the time for women to venture into the entrepreneurial world. Women owned businesses are highly increasing in the economy of almost all worlds. With the spread of education and awareness, women have shifted from their home to high level of professional activities. Entrepreneurship has been a male dominated phenomenon from the very early age, but time has changed the situation and brought women as motivating entrepreneurs.

Education of woman about entrepreneurship development has no doubt given them immense confidence, encouragement to serve and discover new business avenues. However the ground realities do differ to a great extent as far as geographical limit are concerned. Today's women are taking more and more professional degrees to deal with the market need. Globally women are considered as weaker gender physically and emotionally, therefore prospects open for them to develop into business professions is an area is quite new and need attentions. Women entrepreneur face a series of problems right from the beginning till the enterprise functions. Being a women itself poses various problems to a women entrepreneur, the problems of Indian women pertains to her responsibility towards family, society and their work. The tradition customs, ethics, socio cultural values, physically weak, motherhood, hard work areas, feeling of insecurity etc. Are some problems that the Indian women are coming across while they start entrepreneurships. The attitude of society towards her and constraint in which she has to live and works are not very favourable. With increase in dependency on service sector, many entrepreneurial opportunities especially for women have been created where they can shine their skills with maintaining balance in their life and work. During the last decades, increasing number of Indian women have entered in the field of education, business, industrial, self-employment and professional of entrepreneurship and also they are progressively changing the face of venture of today.

Development of entrepreneurship is an essential pre-requisite for the economic prosperity is of a particular region, society or a nation. Education and training towards entrepreneurship are highly positively related. The right type of entrepreneurial training helps to identify and develop the natural, inherent and potentials virtues of the human beings which are lying dormant. Hence it was widely accepted that entrepreneurship could be developed through well conceived and well integrated entrepreneurial training and educational programmes.

The Government agencies at the state and centre level should undertake massive educative programs, like talk by successful women entrepreneurs, their success stories, the challenges faced by them and how bravely they overcame etc. which can provide motivation and role models among prospective and present women entrepreneurs. As importance of entrepreneurship cannot be undermined effective EDPs (Entrepreneurship Development Programme) for women entrepreneurs should be organized and proper post EDP guidance/follow ups should be provided by the agencies undertaking this cause, be it a government body or an NGO. Giving orientation and skill training on selected trades, of their choice and suitability. Assisting them in preparation of project reports for their own proposed units and helping them to follow up the venture to start the new enterprise. There are some training facilities offered to the entrepreneur are discussed under five headings given below.

- Entrepreneurial training
- Technical training

- motivational training
- leadership training
- other training

**3.1 Entrepreneurial training:** training is one way of expanding the entrepreneurial base, and entrepreneur develop program (EDPs) aim at the comprehensive development of trainees as entrepreneurs. Entrepreneurs should possess such basic qualities as personality, leadership endurance, aptitude for developing entrepreneurial skills, creative, innovation and above all emotional attachment to the venture. Without these an entrepreneur is less likely to succeed in her venture. EDPs develop these qualities in potential entrepreneurs.

**3.2 Technical training:** The entrepreneur should possess the knowledge of the technical process of production and other technical aspects of the trade. Hence, he needs a practical training based on sound theory. He needs to also know the economic aspects of the technology. For this purpose field training and in-plant visits are necessary

**3.3 motivational training:** It is meant for developing the motivation of potential entrepreneurs. The object is to develop the need to achieve, risk taking, initiative and other such behavioural traits. This training creates self-confidence. It enables them to think positively and creatively. It initiates people to business activity. It motivates them to strive for excellence, to take profitable risks and to increase the sense of efficacy.

**3.4 leadership training:** during the leadership training program, the entrepreneur are introduced to the ideas of leadership, derailment, personality and emotional intelligence. This training program is used to develop essential skill of leadership such as effective listening and communication, presentation, team building assertiveness and problem solving skills, these training programs develop an awareness of the knowledge, skills and attributes necessary to become effective leaders. Identify key interpersonal and teamwork skill in order to effectively manage teams. Leverage the diversity in experience by sharing feedback on their own and other interpersonal skills. Observe and practice selected interpersonal skill necessary for leadership and team works.

**3.5 other training:** there are so many training which is given by the EDPs such as talk by successful women entrepreneurs, their success stories, the challenges faced by them and how bravely they overcame, factory visits and in-plant training, market survey, structural arrangement etc. Managerial skill training is prospective entrepreneurs should be given exposure in different types of managerial skills such as planning, decision-making, leading, organising, controlling etc. They are also required to know about elementary principles of marketing, financial, production and material management. This training is particularly essential for a small scale entrepreneur who cannot employ specialist in different areas of management. Through the survey researcher can take 180 women entrepreneur as sample for their research work, out of 180 women 130 say that they have to attained the training programmes.

Table: 3.1 Different types of training are provided to the entrepreneur in entrepreneurial development programmes are organised and conducted by EDPs. They are shown as following.

Training	No. Of entrepreneur	Percentage
Motivational training	20	15%
Entrepreneurial training	68	52%
Technical training	-	-
Leadership training	04	3%
Any other	38	30%
Total	130	100%

It is observed from the above table 3.1 that the majority of women entrepreneur 68 respondents (52%) were influenced by entrepreneur training. 38 respondents (30%) were influenced by other training (in which they have participated in the EDP training programmes like seminars, conferences, managerial

skill programmes, workshops etc). 20 respondents (15%) influenced by motivational training. 04 respondents(3%) women entrepreneur influenced by leadership training . and no women can attain the technical training. These study concluded that maximum of the total respondents have participated in the EDP training programmes for entrepreneur training and other training. With help of training women entrepreneur are more confident, helped them to establish a strong network and enabled them to access the sources for information related to the venture. They added that training-cum- orientation programmes should be organised on a basis of their entrepreneurial qualities. Some women entrepreneur are suggested that since they were weak in venture and EDPs training should be organised not only to strengthen these, but also to create awareness among women entrepreneur about the important of formal organised training. With this table it is find that maximum number of women entrepreneur are participated the training programmes and take the advantage of that programmes in their entrepreneurial works.

#### 4. Establishment of special financial cell

The importance of developing women entrepreneur the government of India and state government of Madhya Pradesh have developed various financial cells of assistance to women entrepreneur. This chapter describes the various financial cells or schemes of assistance to women entrepreneur extended by central government of India as well as government of Madhya Pradesh, financial institution and banks. Various cells or schemes of assistance provided by central government state government, financial institution and banks for promoting entrepreneurs in women entrepreneur are described under the heading given below:

**4.1 Special financial incentives given to women entrepreneur:** In the present time, government is turning every stone to promote women entrepreneur. So, far the field of entrepreneurship has been dominated by males and the contribution by females has been negligible. So, in order to increase the participation of women in industries, government has been providing many kind of materialistic and financial promotions. Other than this, financial institutions, banks and local governments has also been extending a generous helping hand to women entrepreneurs. Some of the scheme running for this purpose are as follows:

**4.1.1 Priyadarshini scheme:** This is a scheme of bank of india, in which provisions have been made to provide financial assistance to establish industrial units. Some of the projects which are popular are beauty parlour, snacks parlour, hotels etc. For above and similar projects working capital is provided in the form of loan. In this scheme, financial assistance is provided for 6 types of activities related to the self-employment. These are-

- For establishment of small- scale industrial unit and cottage industries.
- For establishment of small- scale road transportation units.
- Schemes to provide financial assistance for small- scale business.
- For establishment of commercial and self-employment units.
- Scheme to provide financial assistance for establishment of retailing business.
- For establishment agriculture and related activities.

**4.1.2 Cent kalyani schemes of central bank of India:** Central bank of India is major nationalised bank with maximum number of branches in Madhya Pradesh. This bank has started a very ambitious scheme cent kalyani scheme, keeping in view the specific problems of women entrepreneur. The basic objective of this scheme is to provide financial assistance to women so that they are able to establish their small- scale industries/ business, self-employment and other commercial agriculture and activities related to it etc. The specialty of this scheme is that financial assistance for above purpose is provided at relaxed norms. The aims is to enable women to establish their own ventures and thus, become self-dependent and are able to contribute in industrial development of the nation.

**4.1.3 Financial assistance for retailing business:** In this scheme loan is provided to fulfil the requirement of working capital required for establishing commercial activities related to retailing like- Grocery store, General store, super store etc.

**Financial assistance to establish self-employment venture:** Under this scheme of providing financial assistance to women to establish commercial and self-employment ventures, only those women are eligible who have professional qualification in any specific field such as- doctor, lawyer, chartered accountant, vastu consultant, computer expert etc. The financial assistance is provided to help them in establishing commercial venture in their respective specialized fields.

**4.2 Scheme of SIDBI for women entrepreneur:** This is a special scheme of SIDBI. Under this scheme, first, guidance is provided to the women entrepreneur for establishing an industrial unit in small-scale industries sector. Training and expansion service assistance is part of this training. Secondly financial assistance for these purposes is provided at relaxed norms. The training is provided by the authorised agencies. In this scheme, all those project which are managed and promoted by women entrepreneur are eligible for receiving assistance at relaxed norms.

**4.2.1 Technical and business education:** MP women finance and development corporation organises 'Samarth yojana' for the divorcee/ widowed/ separated women. The aim of it is to make them self-dependent by giving them training in various industries so that they can earn a living. The women, who are eligible under this plan, can go take admission directly in an industrial institution and after training can give their details through the head of that institution with the application to the district woman and child development officer. Even in such cases, the expenditure of the training- duration can be taken up the corporation.

**4.2.2 Easy loan:** If a women entrepreneur is an educated unemployed, is the original resident of MP and the cost of her unit is less Rs 7.50 lakh, then she can get 10% of the fixed assets cost as easy loan through the medium of the employment office (this is complete margin money or 25% in case of SC/ST. Women entrepreneur). The maximum limit of the easy loan can be Rs 50000 in case of proprietary units and Rs 75000 in case of partnership. In this regard, the woman entrepreneur should have an acceptance letter from the related financial institution regarding loans.

**4.2.3 Financial help (loan):** If a woman entrepreneur has her own or rented shed for her unit and if she can obtain in working capital from some bank in the form of loan, then she can obtain the plant and machinery required for her unit under the hire purchase policy of the national small- scale industrial corporation. If the total project- cost of the unit of the woman entrepreneur is upto Rs 50000- she can be provided financial help (loan) for machinery or raw material under the composite loan scheme.

**4.3 Schemes of Madhya Pradesh women finance and Development Corporation:** This corporation was established in October, 1988 with an objective to promote entrepreneurship in women and to provide financial assistance from financial institutions. Its main functions are:

- To provide information to women so that they can participate in economic activities.
- To provide financial assistance from bank and other financial institution.
- To promote sales of produced goods.

Production, manufacturing either in assistance with voluntary organisations or independently.

Conducting activities such as sales- purchase, import- export, etc.

Organising training programmes for entrepreneurship development.

In this way, so many promotional ( motivational) schemes have been started by the government and the various institutions to motivate (encourage) the women entrepreneurs.

## 5. Awareness women entrepreneur about the legal aspects

Today it is impossible to move in many walks of life without first consulting the legal aspects. Starting a business venture is no exception. Complexity is increasing in entrepreneurial activity. Government legislation, awakened social conscience, economic necessities are playing their role in the creation and existence of enterprises. Every entrepreneur should know the legal dimension of his venture. To avoid breaking laws and to spot opportunities permitted by law, entrepreneurs need expert legal help. Some entrepreneur believe they need legal help if they are sued or are suing others. But this attitude is short- sighted. Entrepreneurs should undergo a legal check-up while

establishing a unit and fulfilling the legal requirement in this connection. The entrepreneur needs to be aware of legal formalities that may affect the establishment of his new units. Legal formalities may be necessary at different stages of the start up of a venture.

The legal requirement also depends on the size of the business unit and on its consumer or industrial products. Entrepreneurship is usually taken synonymous with small scale enterprise. The entrepreneur of Small scale and ancillary units enterprise should seek registration of his business with the state directorate or commissioner of industries or district industries centre of the concerned state. After registration an entrepreneur can avail provide several benefits to an entrepreneur, although registration is not compulsory. Registration is not statutory obligation. It is not legally compulsory. But a registered unit can avail some benefits. It is pertinent for an entrepreneur to be aware of all the laws which would affect their unit's existence. Some statues are summarised : Registration related laws, labour laws, environment related laws, local and other municipal laws and tax related laws. The awareness and benefits of legal registrated person is to maintain statistics and a roll of small industries. To provide a certificate to avail statutory status and protection. To serve the purpose of collection of statistics. To provide incentives and support services. To get the benefits of special schemes for small scale industries. Today awareness of legal aspects is important for women entrepreneur. Through the survey researcher can take 180 women entrepreneur as sample for their research work. With the help of the table the researcher shown that the women of Ujjain fulfilling the legal formalities.

Table:5.1 Fulfilling the legal Formalities by women entrepreneur of Ujjain

Legal formalities	No. Of Women Entrepreneur	Percentage
Yes	148	82%
No	32	18%
Total	180	100%

Source: primary data

The table 5.1 shown that 148 women entrepreneur fulfil the legal formalities and 32 women entrepreneur are not fulfil the legal formalities, the reason behind to not fulfil the legal formalities is that these women are illiterate and they don't know where to go for registration and fulfil the other legal formalities such as licensing, Registration related laws, labour laws, environment related laws, local and other municipal laws and tax related laws.

#### 6. Awareness of society and overcomes from traditional barriers

Women belonging to certain communities are found to be very conservative due to their upbringing in orthodox families. Insecurity for women is a common phenomenon in many areas and there is a requirement to educate the community about the need for transformation and to increase women's mobility beyond the home through long-term strategies. The conventional social roles assigned to women often proved to be a handicap for their free mobility and freedom to work. It is thus evident that women entrepreneurs have to confront more challenges from their culture, family and society than their male counterparts.

Women are in no way inferior to men in all walks of life and they can be as good entrepreneurs as men. Therefore, it is essential to exploit the potentials of women. Women's participation in trade, industry and commerce, requiring entrepreneurship, is still poor mainly because of the problems associated with their gender roles. Therefore, promotion of entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and non-government organizations. It is important for these people to focus on the limitations faced by women and to plan supporting system.

Several traditional barriers have lost their importance today like- working in night hours, do not go out the house, wearing special dress for certain business. Inspires of this, there are many things

viewed with suspicion even today in the society. Traditional barriers hinder the women to work as an entrepreneur.

The traditional and customs prevailed in Indian societies towards women sometimes stand as an obstacle before them to grow and prosper. Castes and religion dominate with one another and hinder women entrepreneur too. In backward area, they face more social barrier. The traditional role of housewives and girls progressively changing into women entrepreneur with the way of time. The women are now more liable towards organised structured work which in no way hampers the traditional aspects. Many people believe that the females tend to their responsibilities towards their traditional goals. But the fact is that the women turning entrepreneur are much more systematize towards handle various jobs at the same time. It may become boring for anyone but not our street smart women. The study elicited the fact that the women entrepreneur are also able to keep a check on the social evils and see with suspicious eyes. These can be enumerated by various constraints. The women who step into the venture world are able to take care of themselves and thus be safe from such social traditional barriers like domestic violence, purdah pratha system etc. Through the survey researcher can take 180 women entrepreneur as sample for their research work. With the help of the table the researcher shown that the women of Ujjain can facing the traditional barriers.

Table: 6.1 Traditional Barriers

Traditional barriers	No. Of women Entrepreneur	Percentage
Yes	121	67%
No	59	33%
Total	180	100%

Source: Primary Data

With the help of the table 6.1 It is finding that 67% which is 121 women entrepreneur are facing the problem of traditional barriers with the society and 33% which is 59 women entrepreneur are not facing the problem of social traditional barriers. The higher women entrepreneur mainly facing that problem and there are not aware for their rights. They are not aware for their betterments also. On the other hand the women of Ujjain area still lacked such awareness and courage to stand for themselves in some fields. This was basically due to illiteracy and lack of awareness among women. Women can come out from the four wall of the house and know about their right to being an entrepreneur. There is various awareness programmes conducted in these area by the government and non government organisations.

## 7. Conclusion

It can be concluded that women entrepreneur faced various problem among the financial legal, social and training problem are main. Higher prospects are indicated by women entrepreneur and various field such as industrial, business, self-employment and professional shown higher prospects to women.

So, it can be said that today women are in better position where in participation in the field of entrepreneurship is rapidly increased in rate, efforts are being taken at the economy to enhance women involve in the enterprise sector. This is mainly because changing attitude, diverted conservative mindset of society into modern, supports and training given by the government and non government organisation, fulfilment of legal formalities by women is encouraged and granting various upliftment schemes for women entrepreneurs.

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